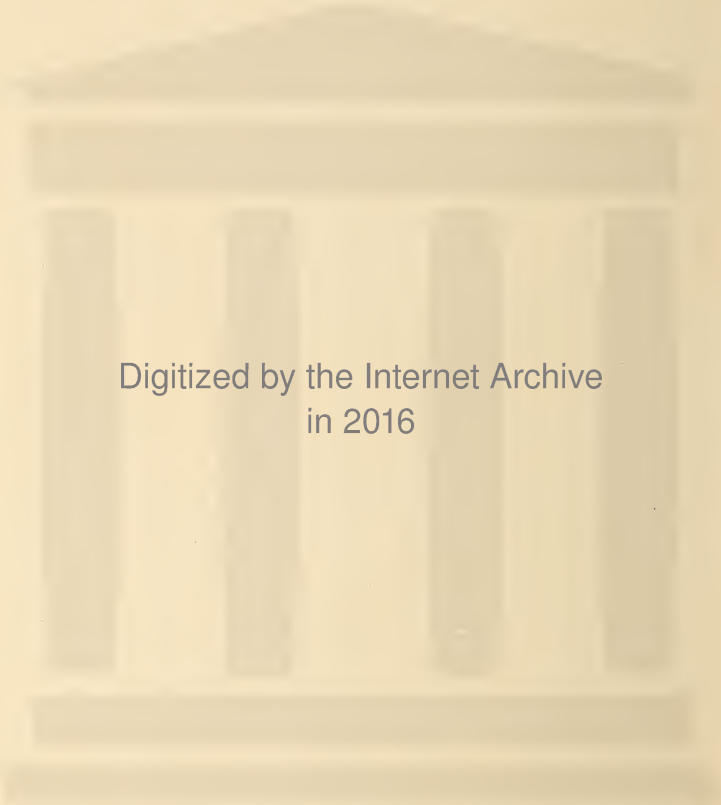
ANNUAL ANNOUNCEMENT

OF THE

Northern Business College

Owen Sound, Ont.

C. A. FLEMING - Principal.



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Owen Sound, Ont.

C. A. FLEMING - - PRINCIPAL.

OWEN SOUND:
Northern Business College Steam Printing Office.



INTRODUCTION

SINCE the issue of our last Announcemement, this Institution has been favored with a most liberal patronage from the people of Canada, in both business and shorthand departments.

There is no doubt whatever, that our efforts to place a practical education within the reach of the young men and women have been duly appreciated, and as a result of this we can point with a pardonable degree of pride to hundreds of young men and women who are earning their livings in shorthand and commercial work, and to hundreds of successful business men who are glad to testify to the benefits received from a course at this institution. We can also point to hundreds of successful mechanics and farmers who take pleasure attributing to the course taken in the Northern Business College a large share of the credit for their success in chosen vocation.

The various courses of study have been carefully arranged ; we have given a detail of what is done in each department on the pages of this Announcement. The work is definitely laid out and properly graded, and nothing is done in a slip shod or hap hazard style. The courses of study in this institution are not an experiment. Hundreds of our graduates have entered lucrative positions immediately on leaving college, and may before graduation, both ladies and gentlemen. To these we with pleasure refer as the value of the instruction.

We aim to keep our courses of study up to the most advanced thought in the line of Business Education and to introduce into our office and business practice all the latest real improvements in business methods. We confident-believe that our methods, text books and appliances for carrying on the work are as good as can be had anywhere in the Dominion or the United Stated and after years of experience in this business we are sure that we have adopted the very best plans of successfully fitting young men and women for active business duties. We solicit a careful reading of the statements of facts as contained in the following pages.



C. A. Fleming, Principal.

To Young Men and Women of Western Canada

The management of the Northern Business College respectfully invites the attention of those young men and women, who are ambitious to secure the honors and emoluments accruing from a successful business, to the facilities afforded by this institution for acquiring a practical knowledge of those things which are essential to a right start, on such a right start, success in business largely depends. All persons who are seeking a practical Education are assured that the courses of study are complete and suitable to the needs of the business world; that its patronage consists of a class of young people who are intelligent, ambitious and hardworking and anxious to make the best possible use of their time; that its graduates are sought by business men as Bookkeepers, clerks and Stenographers; that the work is no experiment, the Principal having been engaged in such work for eighteen years; that the college building is owned by the proprietor and not merely a rented suite of rooms, in common with other business places; that the furniture and equipment are complete; that the principal has written and published more text books on business subjects than the proprietors of all other Canadian business colleges together; that the Principal is a chartered accountant and the College is affiliated with the Institute of Chartered Accountants; that the Institution is kept in touch with the latest business methods adopted in the best business forms and joint stock companies; that under such conditions the student has the best advantages obtainable in Canada for preparing for business.

Interested readers will do well to read pages descriptive of the work of the N. B. C. and having done so consider the question will it pay *me* now or in the future to expend the necessary money for obtaining such a training as is outlined herein.

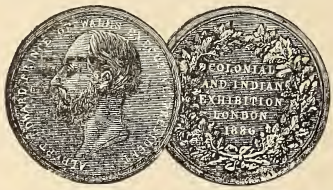
We commend to young men and women the words of Benjamin Franklin if they are hesitating about getting an Education. He says "If a man empties his purse into his head no man can take it from him. An investment in knowledge always pays the best interest". Get an education that will fit you to do your duty as a man and citizen of a great progressive young country and get it at the Northern Business College.

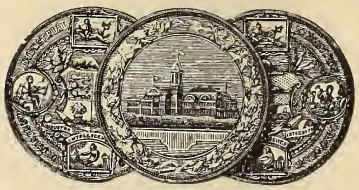
Harriet Beecher Stowe's Opinion.

"No young lady could have a better safe guard against the adversities of Fortune, or a better resource in time of need than a knowledge of Bookkeeping and business affairs."

Our Prize's, Medals, Diplomas, &c.

The following is a list of our awards at principal exhibitions for Penmanship. We know that no other Business College in Canada has any such list of awards, and that no medal or diploma are held by any other Educational Institution in Canada from either the Industrial or Provincial Exhibition.





The first of the above cuts represents Two Medals received at the Colonial and Indian Exhibition, London, England. The engraving is much reduced in size The second cut is a reduced representation of a medal received at the Industrial Exhibition, Toronto.





The above represents a medal received at the Provincial Exhibition in 1896.





The above represents a Silver medal received at the Provincial Exhibition 1888. SILVER MEDAL, North Grey Agricultural Exhibition, 1894.

——— DIPLOMAS ———

TWO at the Colonial Exhibition, London, England.
ONE at the Provincial Exhibition.
THREE at the Industrial Exhibition, Toronto.
ONE at the Territorial Exhibition, Regina.

——— FIRST AND SPECIAL PRIZES. ———

THREE at Industrial Exhibition, Toronto.
ELEVEN at Provincial Exhibition.

GENERAL INFORMATION

Relative to the Northern Business College.

Its Character.—It is a live, practical, common sense school, suited to the wants of the times. It is conducted by able and competent teachers. It is endorsed by the press, by prominent business men, by educationists, and by students who have been receipients of its teachings.

Courses of Study.—The courses of study are short and practical, not flashy or classic, but useful; and are just what every man and woman needs, and what every successful person uses no matter what their calling or profession may be.

Time of Entering:—Students may enter at any time during the year except when the College is closed for midsummer holidays. The only additional holidays observed are legal or bank holidays. Those attending the institution from outside points lose no time by extra vacations. Of course, when convenient for the students we prefer them beginning at the first of the term, but, as much of the instruction is given personally and not in classes a start may be made at any time.

Qualifications for Entering:—We do not require a special Entrance Examination for the Commercial Department. An ordinary public school education is sufficient. Often students enter this department, who have not been at school for years. They feel very "rusty" on many of the public school subjects. We wish to say that such receive special personal instruction at their desk. In the Shorthand and Typewriting Department a good knowledge of English is required. (See Shorthand department for particulars.)

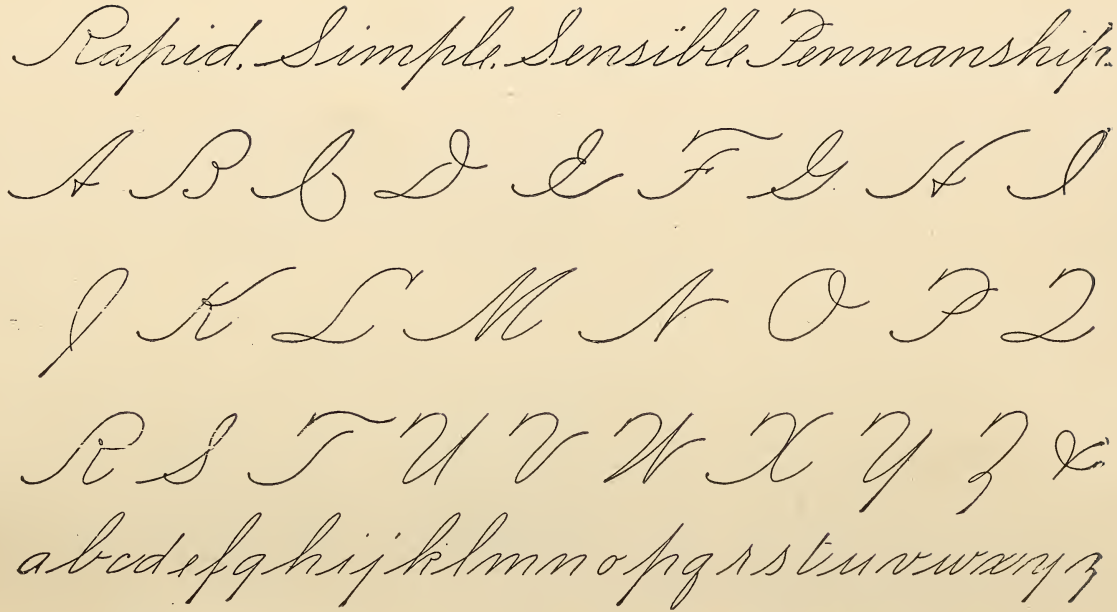
Hours of Study:—

Morning session.....from 9 to 12.
Afternoon session.....from 1:30 to 4.

The College rooms are opened at 8:45 a. m. and closed at 4:30 p.m.

The attendance is taken twice each day. Each student is expected to give his number before opening time; if he comes in after roll-call he must record his name in the "late book"

Attendance:—Students are required to be regular and punctual in attendance. A complete record is kept of each student, showing the number of times absent, the condition of his books at each examination, his standing



The above is a specimen of easy rapid writing without shade, for business purposes.

in monthly examination and his general deportment while in school. Reports will be sent to parents or guardians monthly, if desired.

Good Board may be had in private families, for ladies at $1.75 to $2 00 per week, and for gentlemen at $2.25 to $2.50 per week.

Ladies are admitted on the same terms and take the same course as gentlemen.

Mail:—Students may have their papers and letters addressed in care of the College. The mail is distributed three times a day to the students.

Visitors:—We earnestly request all interested in a business education to call and see us, and hear our daily recitations, and examine the working of the various departments.

Time Required:—The time required to complete a course varies from four to eight months. It depends much upon the students application, ability and previous knowledge. Our courses are thorough and practical and take more time than if we only gave a smattering of the branches taught. Our students are our best recommendation, and we cannot afford to have them superficial in their work. The school that advertises to give a complete business course in ten or twelve weeks is a deception and should be avoided. A short superficial course is worthless and is, therefore, dear at any price, no matter how cheaply you may obtain it. The Business Course requires from four to eight months, varying according to ability, former education, and application to work. If the student is very deficient at starting, more time is required. The Shorthand Course requires from four to six months.

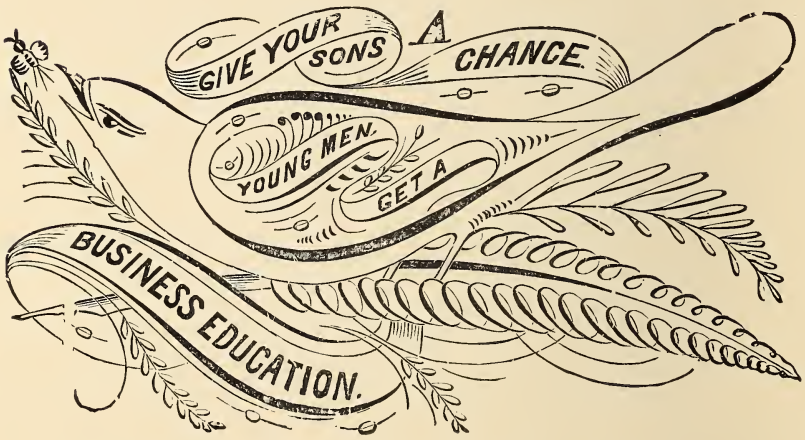
Will it Pay:—We know of no business or profession in which a man can invest his money that will bring him as great return as that invested in a business education in a first class institution. An education cannot be lost—it is capital in hand, and its value increases every year in a man's life. It is a treasure; don't fail to secure it.

Situations:—Although it is our duty to educate, and not to procure situations for students, nor would we make any promise to do so, yet we take pleasure in helping those who are faithful, to procure suitable places. Young men or women of ordinary ability, who are determined to succeed, need not be long out of a situation if they have the necessary qualifications to fill one. During the past year we have placed a very large number of our students in good situations, which they are now filling with excellent satisfaction to their employers.

Our Graduates are now to be found in responsible positions through-



DO YOU want to be able to raise a dollar, or more than one, easily, not only once, but throughout lifetime? If so there is no lever equal to a sound business education to enable you to apply your powers in that direction effectively It enables you to go about your duties in the right way and that is half the battle.



"Teach a boy that which he will practice when he becomes a man". If you do this you will give him a sound Business Education and enable him to raise dollars easily.

"To young men and women who are hesitating about getting an education, we commend the words of Franklin: "If a man empties his purse into his head no man can take it from him. An investment in knowledge always pays the best interest."—*Christian Standard.*

out this country and United States, to whom we are pleased to refer to as to what our school can do for young men and women. They are emyloyed in many of the leading banks, business houses and manufacturing establishments in Canada, the United States and Australia.

Diplomas:—Diplomas will be awarded to those students who complete the prescribed course, pass the final examination and have the proper records of deportment. Any inquiry from a business house in regard to the ability and character of a student, will be answered promptly and as favorably as the student's record will warrant. We wish it understood that we will not award a Diploma because a young man or woman has attended a certain number of months. Particulars regarding Commercial and Shorthand examinations for Diplomas will be found elsewhere. (See index.)

Books and Stationery:—The total cost of Text Books and Stationery for a Business Course is $10 to $12. The text books and necessary stationery to begin with cost about $7.50, the remainder being required for stationery used in connection with the Senior Business Practice Departments. The latter is purchased in small quantities as required. For a full course in Shorthand-the Books and Stationery cost about $4.

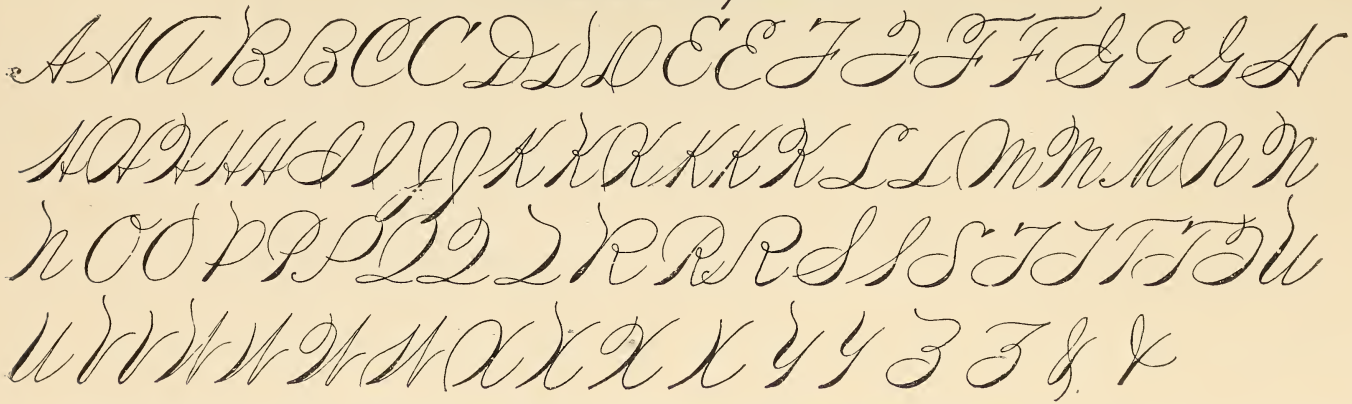
Married Men.—Not unfrequently have we had married men from outside the city move into the town for the winter months. In some instances they supply meals and lodgings for other students; thus paying all their expenses for the winter.

When you arrive in Owen Sound.—Students from outside Owen Sound who have not already a boarding house in view should come direct to the College office. They are then directed to a good boarding house and thus saved much inconvenience.

Literary Society.—During the Fall and Winter months a Literary Society is organized for the purpose of educating the students in public speaking. The meetings are usually held on Friday Evenings, from 4:15 to 5:30, the programme consisting of Readings, Musical numbers and a debate. The time spent in this way is both pleasant and profitable, many of the young men becoming very fair public speakers. Much also is learned in the mode of procedure in conducting a business meeting that is valuable to every man. We have had young men state that the benefit derived from the Literary Society alone was worth the money expended in the course.



Business Capitals.



The above plain and easy Business Capitals are from Fleming's Self-Instructor in Penmanship. They are such capitals as the students of the college are encouraged to use in their book-keeping, letter writing, &c. There is nothing more disgusting in business penmanship than attempts to put flourishes and extras on it. They consume the time of the student and render the writing more difficult to read.

Deposits of Pupils.—Parents or guardians may deposit with us the money necessary for expenses of pupils, and it will be paid out in such sums as may be requested. A trust account is kept at a chartered Bank for this purpose and all payments made to students by cheque Besides providing for the safe keeping of the students money it introduces business practice with a banking house and affords actual experience for the student in dealing with a bank.

Deportment and Discipline:—All students are required to deport themselves as becomes ladies or gentlemen. Those who do not comply with this regulation forfeit their right to remain students in the College. The proper conducting of ones self is an important factor in attaining success in any calling.

Neatness and Cleanliness:—"Cleanliness is next to Godliness." Students are expected to be neat in their dress and clean in their habits. We do not mean that fine or expensive clothing must be worn; but we do want students to observe neatness in their dress and in their work. It is most important in a business office. It costs no more to be neat in dress than slovenly, and is more satisfactory to both employer and employee.

Rooms:—Our present school rooms are large, well lighted and comfortable, near the business centre of the city and easy of access, and are fitted up with modern conveniences.

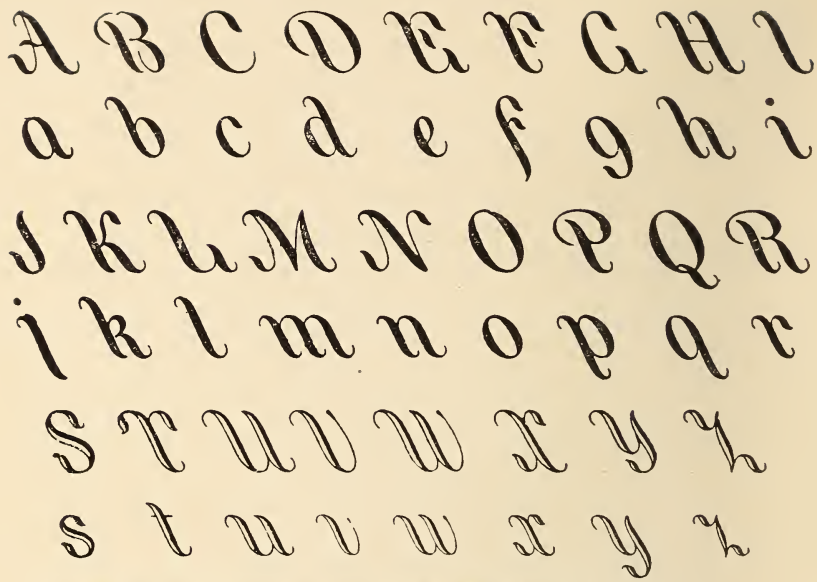
Furniture:—The furniture of the s hoolrooms is well adapted for college purposes. The banks and offices in the Business Practice Department are well fitted up in modern office style.

Class Instruction:—There are classes and daily recitations in all the branches taught in this institution. In many of the branches we have three and sometimes four grades. A pupil frequently takes two grades in the same subject if he finds himself deficient. Pupils may enter at any time and be accommodated with classes to suit their advancement.

Individual Instruction:—Each student will receive such individual instruction as will best advance his work. This is given at his desk, or at the teacher's desk, and sometimes after school hours. We are ready, night and day to give a word of assistance to any deserving pupil.

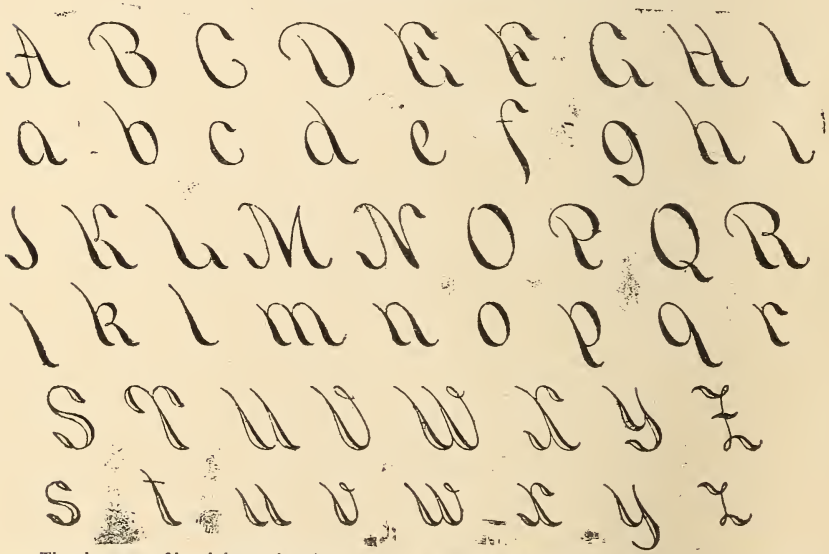
Evenings and Saturdays:—The course is so arranged that much work can be done during evenings and Saturdays, so that the student may shorten his course as much as possible, and thus reduce the expense.

MARKING LETTERS.



The above set of marking letters is suitable for box or package marking with pen or brush.

BRUSH LETTERS.



The above set of brush letters is suitable for box marking with a brush. They can of course be very nicely made with pen for package marking.

The Classification is such that black board instruction may be given and the individual student not retarded by his slower classmate.

Capital in the Business:—Our capital invested in the businsss is a sufficient guarantee for the character of the work done and the stability of the institution in general. We admit having been successful financially in our years of work in this line of business. We do not pose as Philanthropists, devoting our time to the good of others irrespective of remuneration. We are in business to make profit if we can legitimately, and in order to do so we know in our business as in other businesses, it is necessary to give value for value and satisfaction to patrons. We are prepared to do business on business principles and guarantee to do our work as stated in this book. It pays us as well as our patrons to be thorough.

Expenses of a Course:—On another page will be found our tuition rates, also cost of stationery, books and sundries necessary in connection with a Business Course. The great expense, however, for the student coming from outside the town, is that of board. Now good board in private families costs from $2.25 to $2.50 per week for gentlemen, and from $1.75 to $2 for ladies per week. To those who feel that it costs a great deal to take a course in business subjects, or shorthand and typewriting, we say, compare the expenses of such a course with the expenses of any other course you can mention, whether it be Medical, Legal, Theological, or Professional of any kind, and see where the balance stands. Then further, compare the ultimate pecuniary prospects attending the Professional with those of a well qualified business man. The expense of a thorough Commercial Course is, however, small in comparison with the ultimate gain therefrom. Prepare thoroughly for Business because it pays. The merchants and business men generally, possess the wealth of the country—not the Professional men.

Telegraphing:—Occasionally we have letters of inquiry regarding the teaching of Telegraphy. We beg to state that our course does not include this subject. The demand for such instruction is so small that we cannot undertake to carry it on successfully, besides college instruction in Telegraphy is said to be not usually satisfactory, it being better to learn the business as an apprentice in a regular telegraph office.

During the past two years we have had a number of operators come to college, who were unable to find employment in a telegraph office and therefore prepared themselves for general office work and quite readily found employment. The telephone has so far entered into competition with the telegraph that many operators have been thrown out of employment.



STOP THE LEAKS.

Strength, Energy Preseverance and purpose are all strong forces in the struggle for Success, but they may all be null fied by bad methods and lack of system. A thorough Business Education enables one to systematize, control and thoroughly understand his business A good accountant can DISCOVER THE LEAKS and apply the remedy. In these days of sharp competition no one can afford to enter business in any capacity without the safeguard of a Business Education.

Such a course of study as the reader will find outlined in the following pages (20 to 26) is what every person should have before entering business life. It may save much hard labor and fruitless efforts in the struggle to make profits out of business.

Department of

Business

Education.



A business education useful to all, 18, 19.
Curriculum of the Bnsiness Course 20-24
" of the Post Graduate Business Course, 25-27.

A Business Education Useful To All.

The education offered in this institution is peculiar; suited alike to the educated, from a literary standpoint, and to those whose primary training has been neglected. Some get the idea that the work of the Business College is simply to train Book-keepers. If this were the case there would be little use of their existence. The work is practical and definite; useful in any line of work, or in any profession.

FARMERS.

To those who desire to engage in Agricultural pursuits, it gives the necessary practical knowledge of business which enables them to meet the shrewd business man, the "oily-tongued agent," or the cunning speculator, with the confidence in their own ability and knowledge of the principles and liabilities of contracts that secures them from fraud and imposition.

MECHANICS.

The mechanic who has mastered such a course of study has every opportunity to rise in his calling by reason or his supertor ability to transact business correctly and with despatch. Too often we find young men starting for themselves who are master workmen at their trade, but who have not the least idea as how a business should be conducted. Nine out of every ten at the least, of this class fail Others, far-seeing at the start, take into partnership a man having knowledge of office work. This could be avoided by spending a term in the Business College.

MERCHANTS.

To those engaged in mercantile pursuits it is valuable. They gain a knowledge of the modes of conducting a business properly in a few months that they would not acquire in years of actual work in a counting house. In the office only they learn what applies *to one particular line of business*, *while in the College they get a knowledge of the broad principles and usages of trade that are applicable to all classes of work.*

TEACHERS.

The Teacher who has completed our course of study commands a much better salary by his knowledge of book-keeping etc. Graduates are very much sought after in many public schools, for their excellent style of writing and proper methods of teaching it. Besides should he determine to abandon

teaching at any time, he is ready to accept a partnership in a business, or start one himself. Teachers who take our course can add a handsome sum yearly to their salary by doing conveyancing, posting up books, etc.

PROFESSIONAL MEN.

To professional men it is also invaluable. The thorough training in accounts, kept in single and double entry enables the lawyer to handle his cases many of which have more or less connection with books of account, intelligently; to investigate any irregularities or peculiarities in the books of individuals, corporations, companies or municipalities. It enables the *doctor* the *lawyer*, or the *capitalist* to judge of the financial standing of monetary institutions from their published statements and make their investments judiciously as well as to keep their own business records in proper condition.

YOUNG MEN AND WOMEN.

To that large class of young men and women who are uncertain as to what course to pursue, it is not only the best means of commanding lucrative and permanent employment but is an excellent stepping stone to a permanent business of their own.



Course Of Study.

We beg to direct special attention to the following explicit statement of the work done in our business or commercial courses. The reader will notice that it does not consist of vague general statements. He can therefore readily judge of its thoroughness. The fact that the Principal is the author of the series of practical business text books advertised in the last pages of this announcement is a sufficient guarantee of the very thorough and practical work done in the Institution.

The student who takes this course of study will make no mistake whatever and we believe that we can fully substantiate our statement when we say that it is the most thorough and practical business course given in Canada.

Curriculum of the Business Course.

JUNIOR DEPARTMENT.

BOOK-KEEPING.—The use of the Day Book, Journal and Ledger; form and important points of correct Day Book Entries; Journalizing of simple transactions; a thorough knowledge of Dr. and Cr.; Classification of Accounts, Posting; Trial Balances; Detection of errors in Trial Balances; A knowledge of the different errors that will affect a Trial Balance, also those errors that will not affect a Trial Balance; making of Balance Sheets exhibiting Losses and Gains, and Assets and Liabilities; a thorough understanding of Proprietor's Capital Account, and Capital Accounts of simple Parterships; a knowledge of the showing of the following accounts: Cash, Merchandise. Interest, Discount Expense, Bank, Bills Payable, Bills Receivable, Real Estate, Loss and Gain; and Personal Accounts; how to treat Accounts of Goods sold on commission; Indexing of Ledger; Mercantile terms, phrases and abbreviations. Also four exercises in Business Practice, in which the work done approaches as near as possible, the daily routine of a merchants office including transactions with the Bank, Wholesale House, Exchange, Post Office and many outside parties.

ARITHMETIC.—Addition, Subtraction, Multiplication, Division; Fractions, reduction of Denominate Numbers; calculation of time with regard to the earth's surface and the reason for "Standard Railroad Time" changes at various places; Decimals; Simple Interest; Bank Discount; Bills and Invoices, and trade discounts connected therewith.

WRITING.—Materials; Position at Desk; Position of arm; how to hold the Pen; Position of Paper; the different movements; Practice in muscular movements; Form of Small and Capital Letters; Slant of Letters; Height of Letters; correction of faults, illustrated on Black-board; daily exercises in Plain Writing; Figures; Exercises to secure good movement and rapidity; Classification, Principles, and Analysis of Letters; Ledger Headings.

PRACTICAL GRAMMAR.—How to use Capital letters; Punctuation; use of the Comma, Semicolon, Colon, Period, Dash, Quotation mark, Interrogation mark, Exclamation mark; Correction of common errors of speech.

SPELLING.—Writing exercises of words liable to be mis-spelled, and the correction of same from Dictionary; Geographical proper names; Commercial words,

BUSINESS CORRESPONDENCE.—Material—including colors and quality of Ink, Paper and Envelopes; Heading of Letters; Items; Punctuation; Correct arrangement; Name of person addressed and his residence, with punctuation and correct arrangement; Complimentary address—different forms and the use of each; Body of letter, including Paragraphing and making of sentences; Complimentary closing, with various forms and the use of each; Signature; Margin; Folding; Addressing the Envelope; Stamping; Registering; Easy Exercises in writing Business Letters.

COMMERCIAL LAW.—The general principles of contracts, including the

Parties, the Work to be done, the Consideration, etc., and the effect of the "Statute of Frauds," and the "Statute of Limitations" on contracts generally; Negotiable Paper, including the liabilities and effects of Endorsements Acceptances, Lein Notes, Chattel Notes, Interest, Usury, Protests, Guaranty, Warehouse Receipts, Bills of Lading, etc.

BUSINESS PAPERS.—Promissory Notes—Individual Promissory Notes; Joint Promissory Notes, Joint and Several, with various forms of each, and a thorough understanding of their negotiability; various forms of Endorsement; Time Drafts and their acceptance; Sight Drafts; Bank Drafts; Post Office Orders; Protests; Due Bills; Chattel Notes; Deposit Receipts; Warehouse Receipts; Bills of Lading; Receipts; Invoices; Bills; Accounts; Statements; Forms of simple contracts.

MENSURATION.—Tables of Weights and Measures; Square Root; Cube Root; Measurement of areas; Circles; Triangles; Measurement of Land; Plastering; Carpeting; Papering; Roofing: Measurement of Lumber.

When the work in the JUNIOR DEPARTMENT has been correctly and carefully performed, and the student has given proof of his mastery of such work by passing the prescribed examinations, he is promoted to the SENIOR DEPARTMENT.

SENIOR DEPARTMENT.

Here the knowledge previously obtained is further extended. More complicated books are introduced, and short methods of Book-keeping thoroughly explained and practised.

BOOK-KEEPING.—Single and Double Entry; Changing Books from Single to Double Entry; Statements of Assets and Liabilities, and Losses and Gains; Discussion of methods of finding worth of proprietor or firm; difierent methods of keeping Bank, Salary, and Rent Accounts; various forms of ruling of Cash Book; Posting from Cash Book; Cash Journal; Bill Book; Sales Book; Commission Sales Book; Invoice Book; Time Book, etc.; Journalizing difficult entries; Special forms of Books used in Wholesale and Retail Merchandizing; Commission; Administration of Estates, etc.; detection of errors in Trial Balances; Systematic Checking of Books for errors; use of Cross Entries in correcting errors.

Business Practice is *interspersed* throughout the book-keeping work in this department.

BUSINESS ARITHMETIC—Profit and Loss; Commission and Brokerage; Simple and Compound Interest; True Discount and Present Worth; Partial Payments; Stocks and Bonds; Partnership; Insolvency; Equation of Payments; Averaging of accounts; Taxes; Duty; Mental Arithmetic.

WRITING—Analysis of Letters; Easy rapid Business Writing, giving attention to size required for Correspondence, Ledger Headings, Ledger Entries, Journal Entries, Journal Explanations, etc. Exercises on Figures with a view

of rapidity, neatness and legibility, Rapid Marking Alphabets for box or package marking with brush or pen.

COMMERCIAL LAW—Affecting Agency, Partnership, Joint Stock Companies, Sales of Chattel and Real Estate, Liens, Marine Insurance, Life and Fire Insurance, Guaranty and Suretyship

BUSINESS PAPERS—Review of Junior Work, and Forms of Contract; Lease; Deed; Mortgage; Assignment of Mortgage; Discharge; Agreement for Sale of Land; Chattel Mortgage; ordinary and for security of an Endorser; Chattel Mortgage, Renewal and Discharge; Bill of Sale; Quit Claim Deed; Statutory Declaration.

BUSINESS CORRESPONDENCE—Composition of Business Letters on subjects given from time to time; Writing Business Letters; aranging parts in proper forms and punctuation of same; making of Letter Press Copies; Indexing of Letter Books; Filing of Letters in convenient ways for future reference.

PRACTICAL GRAMMAR—Exercises in Punctuation; Correction of errors of speech and Composition; Correction of sentences and reasons therefor.

MENSURATION—The measurement of contents of solid bodies; Practical mensuration of Brick and Stone Work; Excavation of Cellars, Foundations, Drains, Bins of Grain; Square Timber; Saw Logs; Mows of Hay.

CIVIL GOVERNMENT OF CANADA—A study of Townships, Villages, Towns Cities, Counties and Provinces.

BUSINESS PRACTICE DEPARTMENT.

The Business Practice department of the Business Course is the most important and the most interesting. The student here takes upon himself the duties of a business man. He is provided with an ample Capital of College Currency, necessary blanks, documents and stationery, and is directed through a course of transactions, the most perfect and practical that have ever been prepared for business Practice purposes. The student requires to use the following documents in the actual work just the same as a business man would use them: Notes, Drafts, Deposit Slips, Cheques, Leases, Mortgages, Deeds, Co-Partnership and other Contracts. Receipts; Business Letters, Telegrams, Orders and Advertisements, as well as transactions in Merchandise, Real Estate, Stocks, Bonds, etc.

BOOK-KEEPING—Besides the vast amount of practice given in the various offices of the department the students do for themselves a great amount of book-keeping by both single and double entry. They keep a record of all transactions they do with the offices, banks and with their fellow students, in the most approved manner, making daily cash balances, etc., just as in regular business, the equating of many of the accounts in the ledger, and settling on the basis of the eduated date. They admit partners and take over the books accounts on the only really equitable plan of averaging them and finding their true value, and the bills payable and receiveable by applying to them the mercantile rule for partial payments; trial balances, balance sheets, statements, etc.

are regularly taken, so that the work done, is of the most practical nature. The special books of joint stock companies in reference to the shares, capital, etc., and simple manufacturing books are included in the course in this department.

ARITHMETIC.—Private marking of goods; Insurance (Life, Fire and Marine), including calculations of Premiums, adjustment of losses, etc, Endowment Life Insurance considered as an investment; Foreign Exchange; Ratio Proportion; Alligation; Saving Bank Accounts; Mental Arithmetic; General Average, etc.,

MENSURATION—The Measurements of Cylinders; Cones; Pyramids; Frustums of Pyramids and Cones; Measurments of piles of grain; Tapering sticks of timber; Drains; Difficult exercises in measuring irregular plots of ground; various general exercises and problems, etc.

WRITING of exercises with a view of obtaining neatness, rapidity and legibility in business writing; Figures; Package Marking; etc., Lettering; Addressing Envelopes, Wrappers, etc.

COMMERCIAL LAW;—The relation of Landlord and Tenant; Master and Servant; Shipping; Wills; Distrubution of Estates of deceased persons; Patents; Copyrights; Industrial designs; Transportation of Freight and Passengers; Host; and Guest; Telegraphs; Auctions; Pledging of Property.

BUSINESS PAPERS—Special forms of Deeds; (a) unmarried persons; (b) where wife owns property; (c) where sold subject to mortgage; Partnership Contracts, etc. Auditors' Statements; Review of work of other departments; the drawing up of all Notes, Cheques, Drafts, Invoices; Statements; Receipts etc., required in the work of the Business Practice Department.

BUSINESS CORRESPONDENCE—Discussion of various ways of filing correspondence for future reference; Forms of Index for letters in large offices; Prices Writing; Writing of Circulars, Telegrams, Advertisements; Postal Cards etc.; Addressing; Wrapping articles for the mail; Postal Rates and Laws.

CIVIL GOVERNMENT OF CANADA— A study of the Federal Government of the Dominion in all its departments; Citizenship, Naturalization of Aliens; Re-partiation, the Oath of Allegiance, etc.

The Offices and Banks of the Business Praetice Department.

We have in this department—The College Banks, the Wholesale House and the Commercial Exchange representing Commission Houses, Agencies for Advertising, Collection of Rent, Telegraph Co., Express etc. Each student is required to spend three weeks in the Banks, one week in each position—1st as Discount Clerk, 2nd as Ledger Keeper 3rd as Teller and Manager. He spends two weeks in the Wholesale House, one week as Invoice Clerk, and one week as Book-Keeper; also one week in the Commercial Exchange. In each of the foregoing positions he does the work pertaining to the office with his fellow students in this department. In the banks and offices, the cash books etc., are balanced every night, books all posted, cash counted, bank books written up, and trial balance made to prove the correctness of

the work All business must be done up smartly, accurately, and neatly, and pass under the scrutiny of the teacher in charge. The students in charge of the various offices are just as responsible for the correctness of their cash at the time of counting as a cashier actually in the employ of a bank or business firm. Each student in the department is required to audit the books of the various banks and offices for one week and prove the correctness or incorrectness of the work done daily during his term. This is done under the supervision of the teacher in charge, and is a good beginning and introduction to such auditor's work as he may have to do in after life. The value of the drill in a thoroughly equipped and carefully conducted department of this kind cannot be estimated.



The above engraving, though reduced in size to suit the pages of this book, illustrates some of the College Currency used in our Business Practice Department, in connection with the student's work in this department, and in the banks, of which there are three: the College Bank, the Traders Bank, and the Merchant's Bank. Every student passing through this department spends three weeks in the various offices of one of the banks, besides time in the office of the Wholesale House and Commercial Exchange.

NO DRONES NEED APPLY—You will see by our course of study that we mean business; that we are willing to work, and expect good faithful work from our students. If you want to while away a few months in idleness, please apply elsewhere. We have no use for you.

Post Graduate Business Course.

The studies in this course are a continuation of those in the Business Course, and are intended for persons who wish to make a specialty of Book-keeping for Joint Stock Companies, Insurance Companies, and other Incorporated Concerns, also of Auditing and Expert Accountant's work generally. The regular Business Course is not equalled for thoroughness and completenes by that of any other institution in Canada, and is therefore all that is required by the majority of students, but this Post Graduate Course is intended for those who, after graduating in the regular Business Course, wish additional instruction in the higher departments of accountancy, and subjects relating thereto.

In preparing this part of the curriculum we had special reference to the needs and requirements of accountants for Joint Stock Companies, Mercantile, Manufacturing, and financial, also incorporated societies, such as Insurance Societies, Building Societies, and Co-operative Societies, also to the book-keeping required for Municipalities, Churches and Eleemosynary Societies, also expert information required by auditors and others in regard to balance sheets, statements, etc.

We part company with every other Business College in Canada at the beginning of the work in this department. They do not touch any more advanced than what is found in the regular Business Course. We use the regular Business College book-keeping text for the work in said course; but for the work in the Post Graduate Course we use the text book "Expert Book-keeping," written by the Principal of the College, a book of 338 large pages on the advanced departments of the science of accounts. Please make a note of this if you are interested in getting the very best course obtainable in Canada, and read carefully the subjects of study in the following Curriculum.

Curriculum of the Post Graduate Business Course.

ARITHMETIC.— Compound Interest and the various applications of it to Investments, Sinking Funds for Debentures, Sinking Fund Mortgages, Annuities, Life Insurance, etc. Settlements of a complicated nature between partners, also settlements with Branch Houses and Agencies, with various ways of testing their cash balances, winding up of both solvent and insolvent estates, special tests for trial balances out of balance, etc., and review of work in other departments.

COMMERCIAL LAW.—The Joint Stock Companies Letters Patent Act for both the Dominion of Canada and the Province, and the routine of incorporations of Joint Stock Companies. The formation and incorporation of Insurance Companies, Building Societies, Co-operative Societies, and Banks, and the Bank Act of 1890.

BUSINESS PAPERS—Forms of Affidavits, Statutory Declarations, etc., especially those connected with the work of Incorporated Concerns, Constitutions, By-Laws and Minutes of Incorporated Companies, etc. Annual Reports to Governments, Financial Statements of various kinds, etc.

BOOK-KEEPING.—In this department the student makes a study of the higher departments of the science of accounts, using as the basis of such work the President's book "Expert Book-keeping". This department includes the incorporation of Joint Stock Companies of all kinds, under almost every conceivable set of conditions, the keeping of their books, making the statements, closing their books, reporting to Government, and auditing their books, with expert instruction relative to balance sheets, trial balances, and statements, with various ways of locating errors in them; Reserve Funds, Rest Accounts, Dividends, etc., with the latest and best forms of books connected with such work. The following are also carefully treated: Insurance, including Mutual Associations or Societies, Building Societies and Loan Companies, Co-operative Associations, Churches, Municipalities, etc. Banking, both by Private Banks and Chartered Banks, accounts for warehousing of grain, etc., also Special Record Book keeping Books for Medical men. The students are carefully instructed in regard to the work and duties of auditors and expert accountants generally.



The following is a list of the Text-books published by this institution and their prices:— Expert Book-keeping $3.00; The Laws of Business; $1.50; How to Write a Business Letter $0.75; Practical Mensuration $0.60; Self Instructor in Penmanship $1.00; Thirty Lessons in Punctuation $0.25; Business Papers and Commercial Law $1.00. The first two are the standards for the

highest Departmental Examinations on Commercial Subjects in the Province of Ontario, as well as being the Text Books of the Institute of Chartered Accountants. Recognized in this way by the highest authorities on Accounts and Commercial subjects in Canada, they are the very best guarantees of the practical nature of the course of study and work done at the Institution controlled and managed by the Author.

We have published more Commercial Text Books than all the other Business Colleges in Canada combined. A work on Business Arithmetic is in preparation.

A Chance of a Situation and Could not Take It.

How many hundreds of times Students have said when entering the college:—"I have been working at a trade for a number of years and have had one or more chances of advancement to good, permanent and paying positions, but I could not take them because I had not sufficient education. These young and middle aged men were good, competent tradesmen, men of business capability and good judgment, men of energy and integrity, but they lacked one thing viz., a *Business Education* and so missed chances that might not occur very soon again. We have educated hundreds of such persons and have had the satisfaction of seeing them in lucrative positions afterwards.

How is it with you? Have you prepared yourself so that if a promotion to a foremanship or to some other position of trust were offered to you, you would be competent to take up the new responsibilities. Have you by education, thought, study and diligence developed your powers and proved to your employer that your abilities are greater than the position you occupy, if so you are ready for promotion, if not you had better begin your preparation. There is not generally any trouble to hire a mechanic, who is simply a mechanic, but men are somewhat scarce and high priced who are good tradesmen and good business men as well, men who understand the mechanical part of a business or factory and the business part as well. May we suggest that the time of *peace* is the time to *prepare* for war, not after war has been declared: and just so with business, the time to prepare for a good position is before it is offered to you.

Many say, "If I were sure of a good situation I would prepare myself for it". Remember this—the great secret of success in life is for a man *to be ready* when an opportunity presents itself. Always develop your knowledge and ability beyond present requirements and thus merit promotion and be ready for it. Shakespere says "There is a tide in the affairs of man, which, when taken at the flood, leads on to fortune;" Be equiped and ready to go with the tide. Do not wait till the cars are at the depot before you leave home. Get ready in time and go with the crowd.

Relative Importance of Shorthand and Commercial Courses.

There are two courses in particular that are taken up in business colleges generally, viz: Commercial and Shorthand, and we desire to say a word or two regarding each of them.

The Shorthand course is undoubtedly an important one as the demand for the use of the "swift art" is increasing every year, and will continue so as long as there is progress in the business men of our country. Shorthand is a specific education for a specific purpose, and its mission is filled only when the person receives a situation of a specific nature, such as stenographer or reporter. The reader will therefore see that the knowledge of shorthand is useful only when he or she has employment that requires its use.

The Commercial course differs largely from the Shorthand course. It is good, as an education, at all times and under all circumstances. The course in the Commercial department does not mean simply a training for book-keepers, but it includes instruction in all such branches as are necessary for a good, thorough, practical education, fitting a person for any situation in the business world. We have many students take a course in this department who never intend being book-keepers, but who wish to have a practical education that will enable them to brush up against the business men of to-day. The commercial course is an education in itself that will prove useful to the student as long as he lives, no matter what his calling may be.

WE DO NOT WANT THEM.

If there be any who think they can enter our Business College for the purpose of whiling away a few months in idleness, merely to have it said that they have been with us, let us, right here, disabuse their minds of such ideas. We want it emphatically understood that our institution "means business" and hard work, and we do not want drones. We trust we shall not have any; but should we be so afflicted we shall either make them workers or sting them out of the hive. Should there be any who would not like that proceeding, they had better stay at home and be supported, for the world needs no dead weights, but active minds and willing hands.

We are strong advocates of hard work, pluck and energy, and shall always try to instil into the minds of those who place themselves with us THAT WORK IS ESSENTIAL TO ULTIMATE SUCCESS. It is a pleasure to help those who help themselves.

Department of

Short Hand,

and Type Writing



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Shorthand and Typewriting Course

The time has come when old and slow methods have to give way to the newer, faster, and more progressive methods. The farmer has his self-binder now, instead of the hand sickle of forty years ago. He now harvests ten acres of grain in a day with very little exertion, and a half acre of grain would be a hard day's work with the old reaping hook,

The same advancement that is apparent on the farm is felt in the business office. The proprietor wrote his letters himself fifteen years ago. Now he dictates them to his shorthand writer in one tenth the time it would take him to write them with his pen. The shorthand writer dashes them off on the typewriter at the rate of, perhaps, fifty words a minute. The letters are printed, and there is no danger of errors, and bad temper, as the result of undecipherable penmanship.

The change in the last five or ten years is remarkable. In 1881 a typewriter and a private secretary were luxuries only thougnt of in Canada by the most prosperous and progressive wholesale houses. So rare were type-written letters that a merchant out west who received one from a prominent wholesale firm in one of the eastern cities, became very angry and wrote the house a very wrathy epistle to say that *he could read writing*, and that they needn't insinuate that he could not, by going to the trouble of having his letters printed.

The time has gone when a shorthander's circumscribed sphere of usefulness extended only to the reporting of sermons, speeches, etc., for the press. The stenographer is now required in every well-regulated business office where there is much correspondence. The rapid click of the typewriter takes the place of the unmusical, scratching sound of the pen, greatly saving time and energy of the proprietor, and introducing into the office that system of division of labor that works so advantageously in the factory or in the machine shop.

The System of Shorthand taught in this Institution is that invented by Sir Isaac Pitman, the best and most readable system in use.

Easy to Learn.—This subject is very easy to learn. No harder than any ordinary subject. It requires both patience and perseverance to get up the speed for reporting. Any person can learn it. Ladies are usually adepts.

The Speed of a Shorthand Writer necessary to fill the requirements of the ordinary business office varies according to the fast or slow methods of dictation used by the business man. Many offices do not require a greater

speed than 75 words per minute, but no Stenographer should consider herself or himself competent for office work until a speed of 100 words per minute is attained in the writing of new matter. The speed in Typewriting is also an important matter in the business office. A speed of from 40 to 50 words per minute is required for satisfactory work. Never over estimate your speed in applying for a position. We frequently hear of those who claim to be able to write Shorthand at 250 and 300 words per minute and recently we heard of one who claims a speed of 412 words in a minute. Now such statements are very misleading. Perhaps they can write 300 words per minute but we are prepared to guarantee that they cannot read their notes after they are written, so what is the value of their speed.

A first-class Stenographer has no difficulty in getting a position. The great trouble we experience with many of our students is,—they are in too great a hurry to get a position and neglect making sufficient preparation.

Other Qualifications. – (1) to be a successful amanuesis, it is necessary to have a good ordinary English education, so as to be able to spell correctly, to correct any grammatical inaccuracies, and to be able to substitute another word for one that has been repeated, and generally to change a clumsy or inelegant expression into a clear, smooth, rythmical sentence. (2) A good general education—the result of wide reading in the newspapers and magazines on current topics,—and some knowledge of arts and sciences in general, so as to be able readily to understand technical terms, etc. The more of this kind of knowledge a person gets, the better he is fitted for a shorthander. To know all about something (shorthand), and something about everything, should be the aim of every persons who desire to make this their profession. (3) A good commercial education is almost indispensible to young persons who make this their calling. We have had a number of requests during the past year for shorthand writers who understand book-keeping, and for book-keepers who write shorthand. There are hundreds of businesses that will give employment to one person that could not afford two—businesses where one can do all the work. The person with both book-keeping and shorthand can thus much more readily find employment than a person with only one, and will command a higher salary. Without a business education the shorthand writer employed by a business house is often stuck, not knowing anything of the routine or customs of business. We have seen some of the most ridiculous mistakes made just on this account, and have known many shorthand writers to be dismissed and replaced by others who had a knowledge of business ways. There will always be a demand for those who combine book-keeping and shorthand; but let us notice that careless and inaccurate work in book-keeping

is not one little bit of use. Let the young men or women who are preparing for business life, take both a business and a shorthand course—and make both thorough—and they will have something useful for them. Do not attempt to get up both shorthand and business work at the same time. There is enough work in either course to fully occupy a pupil's time. In trying to take two courses at one time we have always found the old principle enunciated in the parable, about trying to serve two masters, come true—holding to the one and neglecting the other.

THE DEMAND has always been greater than the supply of good capable writers. There is no demand for incapables, either in shorthand or anything else. There is a great demand for shorthand writers as Secretaries, Amanuenses, and reporters for Courts, Conventions, Newspapers, and as Corresponding Clerks for business men of all kinds who have much correspondance to do. Shorthand clerks are employed in railroad, express and shipping offices, in the offices of lawyers, mercantile and manufacturing houses, and in all departments of the Dominion and Provincial Governments.

The question of supply and demand to our mind is easily settled. The old adage, "There's plenty of room at the top," gives us the key to it. There always is a demand for a first-class article—for the best of everything—the the poorer grades of any commodity are always a drug on the market, and so it is with shorthand writers. Then practice, strive and labor to be first-class in your chosen vocation.

WHO SHOULD NOT BEGIN TO LEARN SHORTHAND.—We are often asked questions of this kind. A few hints here may help intending students to decide. (1st). There is no use beginning this subject unless the beginner has at least a fairly good English education. We mean that the shorthand writer should spell correctly, and be able to write a letter or composition in good English, and grammatically correct (2). He or she should be able to correct the grammatical inaccuracies and inelegant expressions found in the shorthand notes, and generally revise and correct them. (3). The student should have a wide general knowledge so that he will not blunder in his work for lack of the ordinary information that all shorthand writers should possess of affairs in general. (4). A shorthand student should be quick in movement and in preception. A person of slow or sluggish movement would be of little use as a shorthander.

Shorthand Certificates.

We have recently made arrangements with Sir Issac Pitman and Sons to have the papers of our students submitted to their personal examination in England, and receive from them their special Pitman Certificates. These certificates are four in number: First a third class certificate for theory of Shorthand ; Second, a second class theory certificate ; and third, a first class certificate requiring a certain speed per minute, as well as accuracy; and Fourth, a proficiency certificate. It is not compulsory, however, for the student to write for these examinations, but it is most desirable, as the Pitman system of Shorthand is universally considered the best, and is written in all the English speaking countries. A person holding a first class certificate from Sir Isaac Pitman and Sons is recognized as a thorough stenographer, fit for duty in any business office.

However, as a great many of our students are not particular as to whether they hold a certificate of this kind or not, they are often times able to prepare the work sufficiently for a business office in less time than they would if preparing for these examinations, so that we leave it to the student's own wishes as to whether or not they take the Pitman examination. Any one who wishes to earn the particulars of the above mentioned certificates or diplomas may do so by writing to the Secretary of the College.

Graduation in Shorthand

When the student has thoroughly mastered the work set forth in the Curriculum and has shown ability to do the work of a shorthand writer and has passed the examination of the Business Educators Association of Canada, we grant the college diploma. The student is also graduated by the Business Educators Association of Canada on this examination which is held in the college during the last five days of every month. The examinations cover spelling, composition and writing of letters, penmanship, shorthand writing at a speed of 100 words per minute and correct transcription at the rate of fifteen words per minute with the pen and twenty-five words per minute with the typewriter. Also the writing and proper arrangement of legal documents, forms, statements, invoices, etc.



The above illustration shows a Stenographer who has become so expert on the Typewriter that she can write her employer's letters on the machine directly from his dictation—letters are usually taken in shorthand and afterwards transcribed on the Typewriter. The Phonograph is sometimes used in this connection. The employer in that case dictates to it and the typewriter afterwards writes them off from the dictation of the machine.



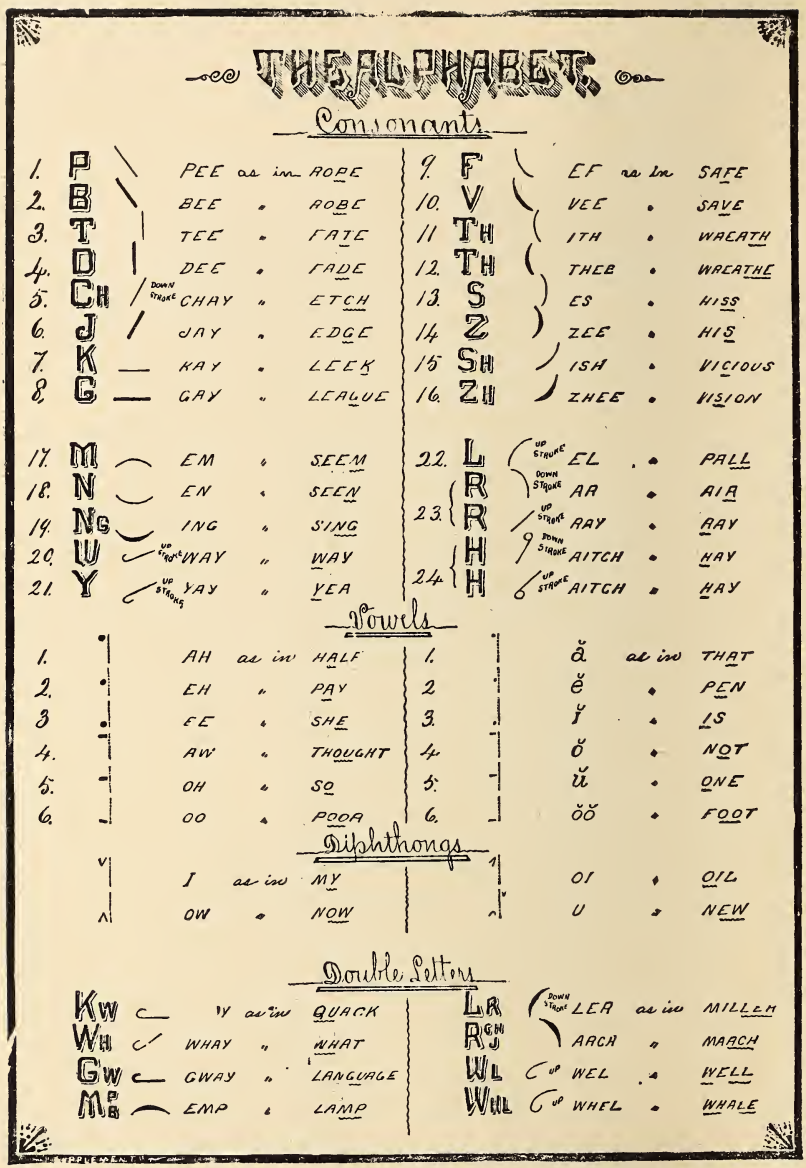
Course Of Study.

WE subjoin to this the curriculum of this department. If the reader will go over it thoughtfully it will be found that it is arranged with the object of training young men and women for everyday work in the office and we commend it to the careful consideration of all young men and women who have to earn their own living and specially to those who cherish the honorable and highly commendable desire to provide for themselves and not be dependent on the labors of parents and friends. We know of no other courses of study, apart from the business and shorthand courses outlined in this book, that will yield such quick and profitable returns for the time and money invested in them. We commend them also to parents who have sons and daughters growing up, as the best means of providing for them and insuring them against the advers ties of business and fortune.

A knowledge of the subjects in this Curriculum is very easily carried. Besides being an excellent mental training, it fits the young man and woman to assist a father in his office, and thus relieve him of much of the mental and nervous strain that falls to the lot of every business man in these days of keen competition in all lines of trade. Many a son or daughter would much prefer to share a parent's responsibilities, and thus lead a useful active life, bearing a share of the daily responsibilities rather than stay around home and accept support at the expense of the health of the parent. Parents, give the boys and girls an opportunity to share your responsibilities by giving them a course in the Northern Business College.



The Young Man "Taking Notes".



The above engraving represents the Phonographic Alphabet of Isaac Pitman's system of shorthand, Isaac Pitman's shorthand books are kept on sale at the College, and will be mailed to any address an receipt of price.

CURRICULUM

OF THE SHORTHAND AND TYPEWRITING COURSE.

SHORTHAND—*Isaac Pitman's System*—Learn's style; Corresponding style easy exercises in reading; easy exercises in translation into shorthand and from shorthand back to ordinary writing; Blackboard exercises; writing from dictation; reading of exercies written by other students; Reporting style; Grammalogues; Phraseograms; Amanuensis work and Reporting; Dictation and Translation.

TYPEWRITING.—Daily practice on the Typewriters; Fingering exercises for speed, copying documents, manifolding, speeding exercises, writing from dictation, invoicing and calculating.

BUSINESS CORRESPONDENCE.—Along with shorthand it is necessary to have a good knowledge of Business Letter Writing, both as to structure of the letter and composition. It is also of importance to know how to use letter fyles and all kinds of labor saving office appliances, and to be able to make good letter press copies of letters, etc. The following is an outline of this subject: Materials, including colors and quality of ink, paper and envelopes; Heading of Letter; Items, Punctuation, correct arrangement; name of person addressed and his residence, with puncuation and correct arrangement; complimentary address, different forms, and use of each; Body of letter, including paragraphing and making sentences; Complimentary closing, with various forms, and use of each; signature; margin; folding; addressing the envelope; stamping; registering Composition of business letters on subjects given from time to time; writing business letters; making of letter press copies; indexing letter books; filing of in a convenient way for future reference; discussion of various ways of filing correspondence for future reference; forms of index of letters in large offices precis writing; writing of circulars; Advertisements; Telegrams; postal cards, etc.; addressing; wrapping articles for the mail; postal rates and laws.

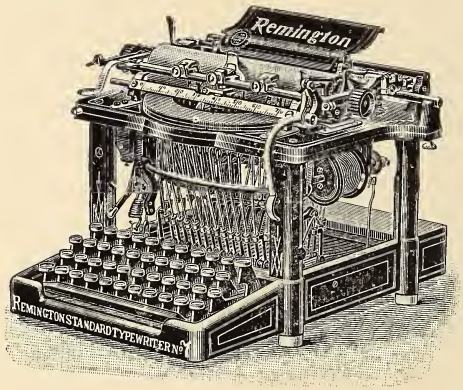
WRITING—Shorthand writers should also be good business writers. All students in this department can have instruction in penmanship in our regular classes. This includes the analysis of the capital and small letters, and practice of all kinds of writing required in ordinary business.

SPELLING—It is absolutely necessary for a shorthand writer to be a good speller. Daily classes are conducted in this subject, including spelling of business and legal terms as well as geographical names.



The machine shown in the engraving on this page is designed to take the place of the pen in all ordinary work, except in writing in books. It is operated similarly to a piano—by touching keys. Typewriters are coming into use as rapidly as good operators can be found to use them.

A good operator can write sixty to ninety words per minute, which is three times as fast as an expert penman can, and not as fatiguing as pen writing.



Besides the advantage of speed the work is always legible, there are no delays or mistakes in ordering, through bad penmanship. This work is especially adapted for ladies, as they make excellent correspondents. In a month any ordinary person should attain a speed of 25 words per minute. With three months practice they should learn to write from 40 to 60 words per minute.

Every shorthander should also be a typewriter, as he would command a much higher salary and find employment more readily, as all the larger business houses, law firms, and manufacturing establishments use them in their offices. We find it necessary to use it for the correspondence in the college office.

Several copies can be made at once by using carbon paper. The writing of this machine can be applied to such duplicating apparatus as the Lithogram, Mimeograph, etc., and hundreds of copies made from one writing.

"YOUNG MEN have only to master Phonography to make it a source of profit to themselves and their employers."

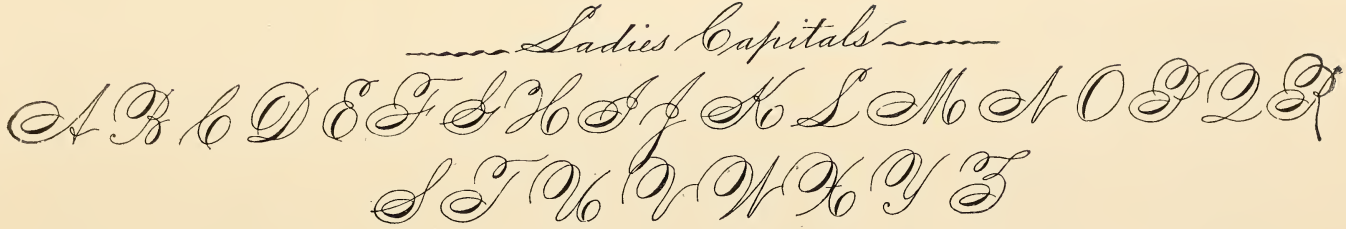
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PLAIN AND ORNAMENTAL

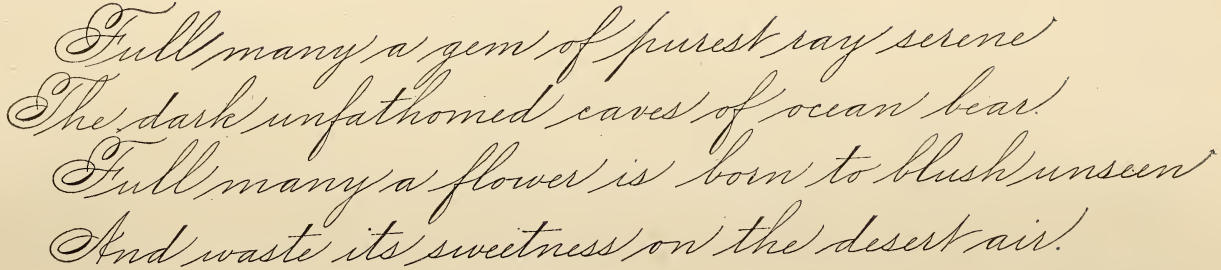
Penmanship.



Plain Penmanship Course, 41-43.
Ornamental Penmanship Course, 43-46.



Ladies Writing.

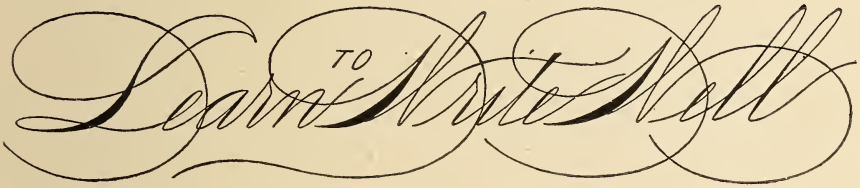


The above samples of Ladies Capitals and Ladies hand are from "Fleming's Self Instructor in Penmanship." The work may be had by mail, post paid, at the College.

Plain Penmanship.

The ability to write a good plain hand is very frequently the passport to a good situation. A careless, coarse, inelegant or erratic style of writing is not only an almost insurmountable barrrier in the way of a young man getting a position, but it frequently costs those that have employment their situation. Every business man likes to see the work in his office done neatly and carefully. In order to do this it is necessary for every young person to acquire a good style of business writing. When we say "a good style of business writing," we do not mean writing covered up or obscured by flourishes, but we do mean plain, every-day, legible hand writing, without shades or flourishes. This style of writing can be acquired by any person in a short time in our regular classes in the College. Penmanship is taught every day from the blackboard, and by personal instruction at the student's desk. It may be taken as a special study without taking any other course. From one to three months being easily sufficient to acquire a nice easy style of writing if taken without other subjects.

Plain Penmanship is one of the subjects of the Business Course, and of the Shorthand and Typewriting Course. Every student who attends in either Course gets a good drill in Plain Penmanship.



The first question asked an applicant for a situation in a business office is, almost invariably, "Can you write a good hand?" And a negative reply, just as invariably means, failure to get the place. Look in the "help" advertisements in the newspapers. The help wanted is the help that has mastered a good style of business penmanship. An employer may be deceived for a time as to the other qualifications of an applicant, but the handwriting speaks for itself, and speaks instantly. Here it is and there is no getting away from it.

Don't cripple your chances of success by starting in life without having mastered this primary qualification. The lack of it will handicap you at every turn, close the doors of promotion to you and keep you at the bottom when you ought to be at the top.



The above plate of Ornamental Capitals is from Fleming's Self-Instructor in Business and Ornamental Penmanship They are very nice for fancy work, but are positively no use for business purposes. They belong to our Ornamental Penmanship Department. In our Business Department we do not allow such work.

This is the day of a practical universal demand for good legible writing. You can't fool an employer nowadays by explaining that the "writing gift" doesn't run in your family. This "writing-is-a-gift" idea is simply ridiculous nonsense. But suppose the employer were absurd enough to believe there is a grain of sense in it, you might get his sympathy, but not the job. It is not a question of sentiment; he is looking for someone who can do his work, and it is plain that you are not the one if you are lacking in that first essential of a good handwriting.

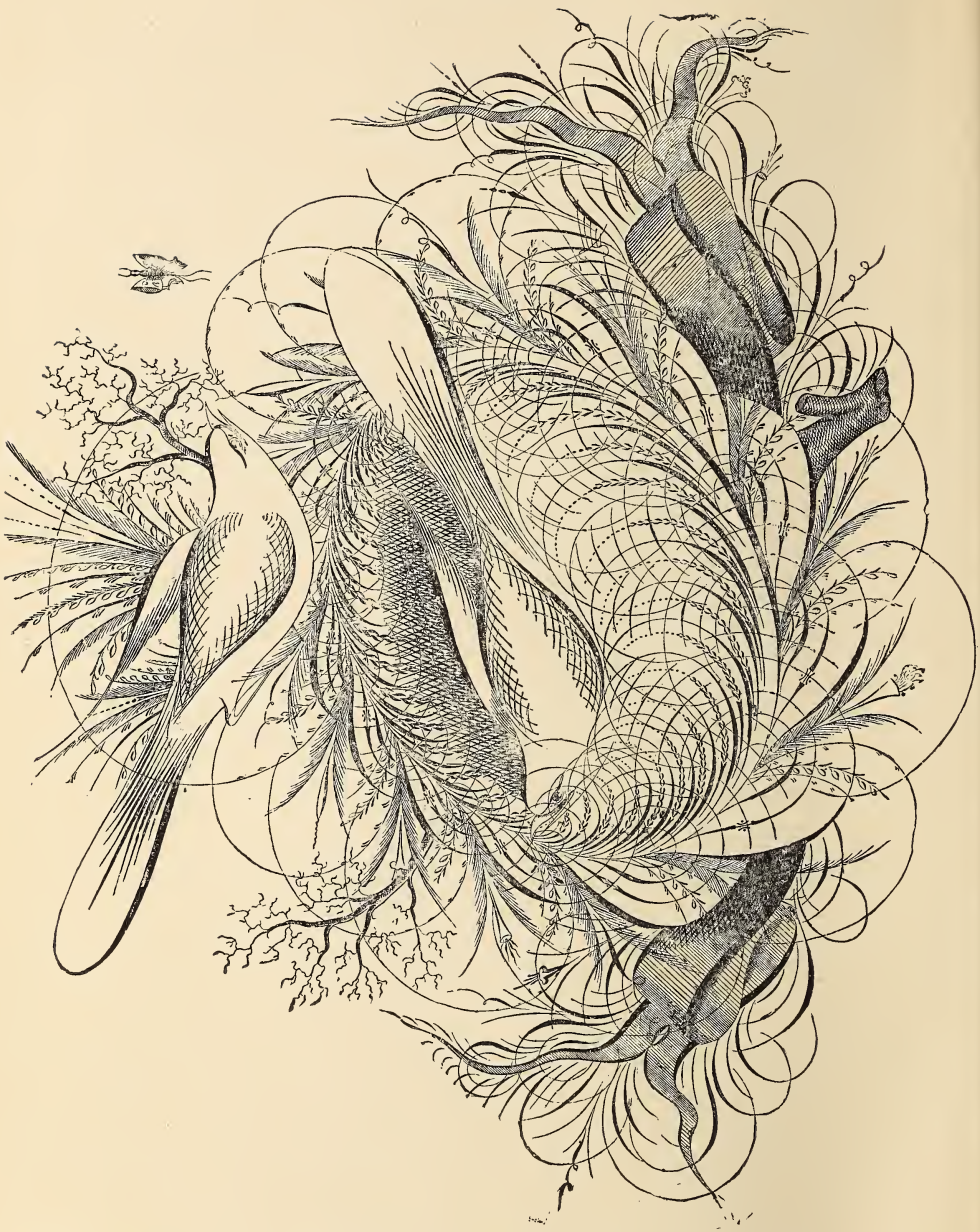
Any person with a good hand and fair eyesight can, in a remarkably short time, with proper instruction, acquire an easy, graceful, legible and rapid style of penmanship, that will be acceptable in any business establishment. Our trained specialists teach that style of writing with the utmost care and thoroughness, and with uniformly excellent results. The student's writing lesson does not end in the penmanship department. The grace, speed and skill he gets there is required to be shown in his work in all departments, and beauty and legibility become characteristics of his writing from force of habit. He learns to write that way because it it is easiest as well as best.

If you write to one who does not know you, your letter gives him his first impression of you. If your thoughts are badly expressed and badly written, he sets you down, perhaps, far below your real worth. This is an injustice to yourself. Moreover, a badly written letter takes up the time of the reader needlessly; and this is a wrong to him. Acquire a clear readable hand. This you can do. Then, if you can learn to write with ease, rapidity and beauty, so much the better.—*S. S. Visitor.*

Ornamental Penmanship Course.

The design of this department is to give more than ordinary attention to Penmanship and Pen Drawing, to prepare those who desire to devote themselves exclusively to Pen Work, and to train those who desire to become special teachers of this most important art. Our prizes are sufficient evidence of the quality of our work. The students have the advantage of a thorough penman to attend them. We were awarded prizes at the Industrial Exhibition, Toronto; the Provincial Exhibition, and the Colonial Exhibition, London, England, as follows :—

Eight First Prizes.	Six Special Prizes.
Seven Diplomas.	Six Medals.



The above flourish is given for the benefit of those who delight in fancy pen studies.

We know whereof we affirm when we say that no other College in Canada can make a showing equal to one-half the above, no matter how long established their institution is.

We have no fear of any attempt at contradiction when we say that we have

THE FINEST AND LARGEST COLLECTION OF PEN WORK IN CANADA

This itself is of great importance to a student in penmanship—it is an inspiration for him to practice and think, seeing the work of others. Some schools have placed their Ornamental Penmanship tuition at such figures as $10 and $15. We do not propose to lower our rates, as we are confident we are prepared to give first-class value for the tuition we charge. Schools that offer these low rates are prepared to call a few lessons in bird flurishing a course. If we were only to offer this much as our Ornamental Course, we would charge about $5 fee for it.

To those who would like to see a sample of our penmanship, we would say that we have had one of our prize specimens Photo Engraved. By this system of Photo Engraving the penmanship is reproduced with any imperfections it contains. When comparing this with lithographed specimens which some send out, let it be remembered that the Lithograph represents the work of an Engraver, and not the work as done in the College by the Penman.

We will send a Photo Engraved copy of a specimen, 18 x 24 inches, post paid, on receipt of 10 cents to cover postage and cost of mailing tube, etc.

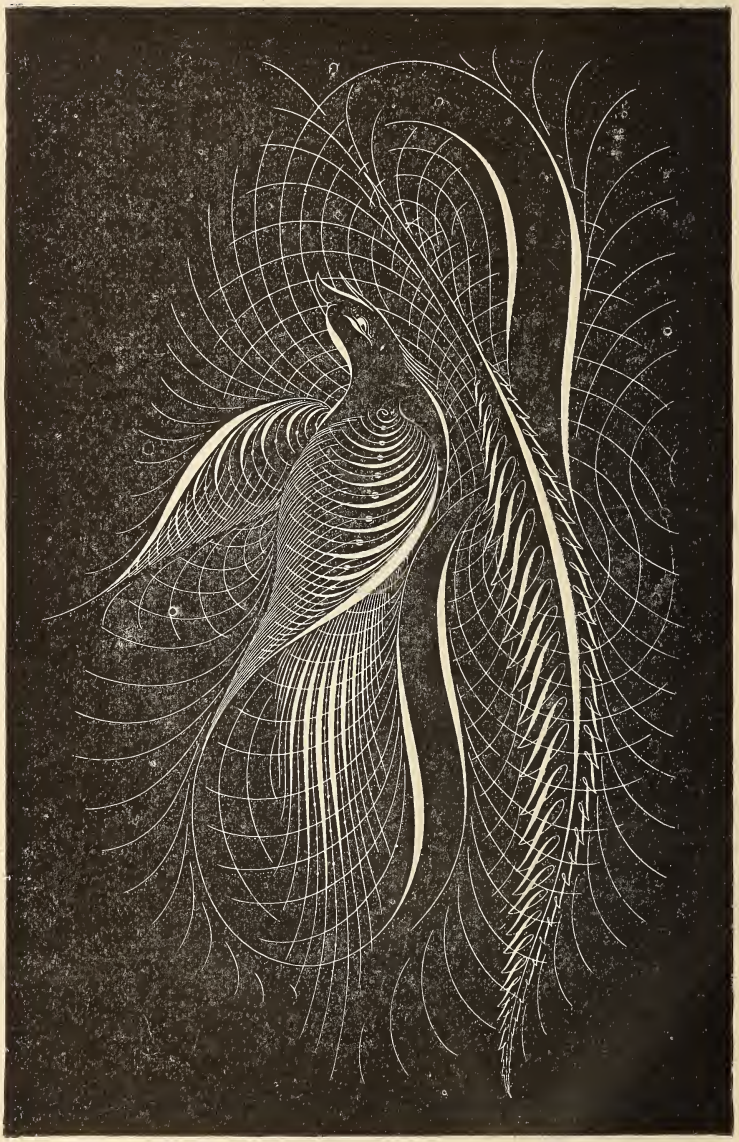
Curriculum of the Ornamental Penmanship Course.

The course includes—Plain Business Writing, Letter Writing, Card Writing, Off hand Flourishing, Scrolling.

Lettering, including Roman, Italic, Old English, German Text, Rustic, Ribbon Alphabets, Initial Letters and Monograms, Pen Sketching, Fine Pen Shading, Preparation of Pen Work for Framing, Preparation of Pen Work for Engraving, Engrossing, etc. Thorough instruction in the formation of Letters, Slant, Spacing, Shading, Pen-holding, Position, etc.

The Course also includes the study of light and shade, Perspective drawing and lettering. The study of form is carefully attended to. The pupil is taught to design and lay out new styles of work for himself, not merely to copy the work of others.

The rooms are well arranged and decorated with choice specimens of plain and fancy writing, drawing, sketching, card writing, etc. Special attention is given to those who desire to become teachers.



A Blackboard Flourish.

FINAL EXAMINATIONS.

The final examinations for diplomas are held monthly in the College on papers set by the Business Educators' Association of Canada. Every Business College fixed its own standard until 1897 when the above named association was formed to bring up the standard of graduation of many schools that had been granting Diplomas on so low a standard that their students were almost incapable of taking situations where only a very elementary knowledge of business subjects was required.

The Diploma of the Business Educators' Association will represent in the holder a good knowledge of business subjects, and will be recognized throughout the Dominion as a standard.

Graduation from the College is only granted after the student has been graduated under the Business Educators' Association on their standard and has taken our College Examinations on work not covered by their Examinations.

The Business Educators' Association examinations are held during the last five days of each month for Graduation in both Business and Shorthand Departments. The fee for trying these examinations is $1.00 to cover cost of printing papers, etc. If a pupil fails and tries a second time the fee is 50c: for the second time.

NO MONEY REFUNDED.

When we enter into a contract with a student for one or more months' tuition we are always ready to fullfil that contract. We employ teachers for that purpose and keep our premises open for the accommodation of the students.

We wish it distinctly understood, that there is no refunding of money when once paid in, as this practice would be simply suicidal to any school that would adopt it, besides, it would establish a very bad precedent. We wish to state our position, so that it will be clearly understood from the first, it is an incorrect business principle and should be discountenanced. WE POSITIVELY REFUND NO MONEY.

HOW DO YOU SPEND YOUR WINTERS?

How do you usually spend your winters? If you are out of work figure on the comparative expenses of attending the Business College and improving your mind as well as paving the way to a better position, and the expense of loafing for five or six months. Not much difference, is there?

Tuition Rates

BUSINESS COURSE.

Payable in advance at time of entering.

Three months	$25 00
Six months	45 00
Each Additional month	7 00
Book keeping and Business writing only, per month	8 00

MONTHLY RATES OF BUSINESS COURSE.

Payable in advance.

1st. month	$10 00
2nd. month	10 00
3rd. month	10 00
4th month	9 00
5th. month	9 00
Each additional month	7 00
For half days, per month	6 00

SHORTHAND AND TYPEWRITING COURSE.

Payable in advance at time of entering.

Three months	$25 00
Six months	45 00
Each additional month	7 00

MONTHLY RATES FOR SHORTHAND AND TYPEWRITING COURSE.

Payable in advance.

1st. month	$10 00
2nd. month	10 00
3rd month	10 00
4th month	9 00
5th. month	9 00
Each additional month	7 00
For half days. per month	6 00

TYPEWRITING ONLY.

Payable in advance.

Typewriting, three months	$12 00
Typewriting, per month	5 00
Typewriting, 1 hour per day, per month	2 00
Typewriting, 2 hours per day, per month	3 00
Speed and Typewriting. per month	7 50

COMBINED BUSINESS AND SHORTHAND COURSE.

Three Months (twelve weeks).	$35 00
Six Months (twenty-four weeks)	60 00
Ten Months (school year,)	90 00

MONTHLY RATES.

For each four weeks after a three-month term has been taken, per month,....	$12 00
For each four weeks after a six-month term has been taken, per month....	$10 00

ORNAMENTAL PENMANSHIP.

Three months	$30 00
Each additional month	7 00

BUSINESS PENMANSHIP.

Three months	$20 00
Each additional month	5 00

MONTHLY RATES FOR BUSINESS PENMANSHIP

1st. month	$8 00
2nd. month	8 00
3rd. month	6 00
Each additional month	5 00

CIVIL SERVICE COURSE.

Three months	$30 00
Four months	35 00

MONTHLY RATES FOR CIVIL SERVICE COURSE.

1st month	$10 00
2nd- month	10 00
3rd. month	10 00
4th. month	10 00
5th. month	7 50
Each additional month	7 50

As noted above, those desiring, may pay the tution in monthly instalments. This is often advantageous to the student attending, and it will also relieve some people of the impression that they cannot enter the College unless they buy a three, four five or six months' scholarship. If a person cannot take the advantage of the rates as quoted above for a certain stated term, it need not prevent their entering the school, as they may enter and pay the monthly rates of tution. ALL PAYMENTS POSITIVELY IN ADVANCE.

A FEW QUESTIONS.

Are you satisfied to have your writing remain not only inelelgant, but also illegible, and always ashamed to have it seen?—No.

Are you satisfied when attempting to write a business letter, that you not only commence it, word it, and finish it, but also fold and address it in a clumsy bungling manner?—No.

Are you satisfied when asked to draw up a Promissory Note, Check, Receipt or Draft, that you have to confess that you are ignorant of the correct forms?—No.

Are you satisfied when going to get a check cashed, or any negotiable paper transferred, to be compelled to ask some one how to make the proper endorsement?—No.

Are you satisfied with the prospect of going into business on your own account knowing that you have no knowledge of book-keeping; that you are slow and inaccurate in calculating; that you know little of business transactions, or the laws and customs of trade and commerce?—Decidedly NO.

Are you satisfied in spending your time and money at home during the winter months, when by spending that time and money in acquiring practical knowledge it would repay you one hundred fold, and would serve as a passport to positions of honor and trust?—Certainly not.

Are you satisfied, if you have a classical education, to go through life unacquainted with those practical subjects which are so essential to success not only of the Merchant but of the professional man?—Assuredly no.

Will you be satisfied in after life to look back and be compelled to confess that you had made a mistake in not availing yourself of the opportunities presented to you of gaining a business education when young?—No. *No.* NO.

If you are not satisfied with your present knowledge and you wish to improve yourself this winter, prepare to enter the Northern Business College and remedy the defects in your education.

BOYS WHO HAVE BECOME DISCOURAGED AT SCHOOL

And who have found ordinary courses of study tedious and irksome, or who have not accomplished all they could wish in other schools, have, in coming to us, found the change beneficial.

The work in our departments is characterized by a greater degree of variety, has more interesting features and less monotony and school room drudgery than ordinary courses of study and their qualities invariably inspire interest and often enthusiasm in young men who have become completely demoralized in regard to their education. It is useless to continue a boy or girl in school when it seems more to him or her like prison life than like a course of preparation for the future.

Send your son into the world with good principles, a good temper, a good business education and habits of industry, then he will work his way.

SITUATIONS NOT GUARANTEED.

We are frequently asked if we *guarantee situations* for students who have completed a course of instruction with us and have given satisfactory proof of of their ability to fill a position in a business office, or, as others put it, "If I take a four or six months' course in your college will you guarantee to get me a position as soon as I have finished?" Our answer to either is the same. *We positively do not* guarantee situations for anyone. That is not our business; our work is to **prepare** young men and women for positions.

True we are in a position to secure situations for those who are competent to fill them and we take every advantage of this to place our students, but we do not desire to solicit patronage by holding out the inducement of guaranteed situations.

During the past year we have placed very many young men and women in positions, so the reader will know that if we do not *guarantee* situations we do all we can for those who are deserving of help in this respect.

It is absolute foolishness to imagine that because there is not a situation waiting for you when you have completed your course, that you have therefore wasted your time and labor in the preparations you have just gone through. The secret of success is in being ready for the situation or for promotion when the opportunity presents itself. Rest assured the opportunity will come, and from years' of experience in this line in Canada, we have found, in most cases, that the competent person does not wait very long. You must weigh these things in a common sense manner and not be easily discouraged.

Owen Sound, Sep. 15, 1884.

Mr. W. P. Telford

Bought of C. A. Fleming.

July	1	10 tons Chestnut Coal	@	$7.25	72	50		
"	27	12 cords Wood	"	$3.60	43	20	115	70

Received Payment.

C. A. Fleming.

The above form of a Receipted Account is a sample from "Fleming's Self Instructor in Penmanship."

The work including Copy Slips and Instructions sent post free for $1.00.

THE BUSINESS SCHOOL.

There seems to exist in the minds of many people an idea that there is a rivalry between the business colleges and the collegiate and other colleges. Such is not the case, however. We would much prefer having every student in both departments, graduates of the collegiate, but such is not feasible, and hence we receive a great many students lacking in literary training who very often make the best progress and fill positions with more credit than those who have enjoyed a better primary education.

We do not pretend to teach in detail all the subjects taken up in high schools. If a student wishes a good general education the collegiate and other colleges are the places to go, and as each college has its particular course or department of education, so have we. If a student wishes to become a dentist he must attend a Dental College, if a druggist a School of Pharmacy, if a doctor a School of Medicine, and if a business man a Business College.

Our course is intended to give every student that knowledge of business affairs that will enable him to fill more competently his place as a business man. Of course the training in the Shorthand department is primarily intended to make stenographers, and that of our commercial department to make accountants.

However, to suppose that the entire business course consists of book keeping and writing is a great mistake. We teach these subjects and all kindred subjects that would be useful to a man in business, and as every one requires to do business to a greater or less extent the course is valuable to all, but to those who intend entering the business world it is indispensable.

By far the greater portion who receive instruction in the shorthand course, do so that they may do the ordinary stenographer's work in a business office. For this reason our course includes, in addition to shorthand and typewriting, the instruction necessary to write a good business letter, also a knowledge of how to copy, duplicate, index and file letters, and a training in all general office work.

No apology is needed for the business college. The number of young men and women whom we have prepared and helped into responsible positions, is sufficient warrant as to our usefulness—to say nothing of the apparent need of more highly educated business men. It is becoming more obvious every day as we audit books and "fix up" others that have become "very much mixed," that the greatest drawback of the business men of to-day is their lack of business education. The reports of mercantile agencies attribute a great majority of failures to the fact that those engaged in business have neglected to secure a training at a good commercial school.

STUDENTS FROM THE COUNTRY.

During the last two years the number of students in attendance from country points, has been much larger than heretofore. The reason of this is doubtless the better condition of the farming community, owing to the good crops and good prices. There is perhaps no class of students that do more satisfactory work in college than the young man or woman from the farm. They come determined to make the very best possible use of their time, in learning what will be of value to them hereafter. True many of them are very far behind in even the rudimentary subjects, but it is just there that our individual instruction takes hold of them and pushes them along in their work at a rate scarcely creditable.

The boy on the farm should have a practical education just as well as the boy in the town or city. Many a farmer has lost hundreds of dollars through his lack of knowledge of business subjects. Too many of our farmers' education does not extend much further than being able to sign their names, and too many of our farmers' sons' education does not extend much further.

Every farmer ought to be able to make any commercial calculation that may arise in connection with his business transactions. He should be able to reckon interest readily, find the value of so many pounds of wheat, oats, hay, etc., at the market price, find the value of a dozen boards, or a load of lumber at a certain price per thousand, estimate the number of bricks, the amount of stone, lumber (sheeting, flooring, studs, joists, etc.) sand, lime, laths, shingles, and all other material used in the building of houses and barns, and figure out the approximate cost. He should be able to keep as accurate an account of his business as the merchant. He should understand book-keeping. It would save him dollars. He should be able write a good business letter, and in doing so spell all the words correctly; in fact it is just as essential for the farmer to have a business education as it is for the merchant, mechanic or professional man.

THE DUTY OF PARENTS.

It is the duty of the parents to give their sons and daughters as good an education as they can afford Riches take unto themselves wings and fly away, but an education can never be wrestled from its possessor, and increases in value by use. It is the best investment that fathers and mothers can make for their children.

High School or Collegiate vs Commercial Education.

We are not of those who would cry down the value of a complete literary or scientific education; nor would we say the work of our High Schools and Collegiate Institutes is of no value. The point we wish to make is this: under the circumstances, in which most boys and girls are placed, it requires time and money to get a Collegiate training and statistics will bear out the statement, that not more than one per cent. of Canadian or American boys or girls enter our colleges of higher education. A still smaller number graduate.

The practical question for parents to decide is, "what is the best thing to do with the average boy or girl, who is of the proper age and qualified to enter the High School, but who cannot have the advantage of a professional or collegiate training after the high school course is completed?" There are many boys and girls who are allowed to drift along through all or a portion of a high school course without much thought as to the value of this course in preparing them for life. The studies of the high school are selected in the main, with a regard for the favored few, who are able to go on with their education at College or University, and not for the majority, who cannot have this opportunity.

It is true some of our high schools are giving a "Commercial Course" and endeavoring to supply work which will be of practical benefit to their students. In this they have surely taken a step in the right direction. But after all is the High School Commercial Course a really practical course? We fear not. It is simply the introduction of Phonography and Book-keeping into the regular High School Course without the practical side of either being presented to the pupil.

Now, a word or two regarding the work of a first-class business school. Nothing but practical subjects are taught, for example:—Book-keeping, Commercial Arithmetic, Writing, Business Correspondence, Practical Grammar, Commercial Law, Mensuration, Civil Government, Commercial Paper, etc. Compare such a course as this with the following:—Greek, Latin, Algebra, Geometry, Physics, Botany, Philology, etc., that is, remember, for the boy or girl who intends engaging in mercantile pursuits. It is true a knowledge of the last named subjects is valuable as an education, but of how much more value in the ordinary requirements of a business office is a knowledge of the first mentioned class of studies. Is it not better then to prepare yourself for the work you intend to follow through life. The thorough Business College gives the student a special training for active business duties that cannot be obtained from a High School or Collegiate Institute.

This article is directed to those who are educating for a business life and have not the time and money to first take a High School or University course and then a special Commercial Course. The point is—which will be the most beneficial for such parties, a High School or Business Course ?

MAXIMS.

Only live fish swim up stream.
An idle brain is the Devil's workshop.
Ignorance is a voluntary misfortune.
You must earn a dollar to know how to use it.
An extravagant man grows poor by seeming rich.
Common sence is genius in its working dress.
A Business Education cannot be stolen. It grows more valuable by use.
Be fit for more than the thing you are doing and be ready for promotion.
Strong men have *Wills*—Weak men have only wishes.
It is less pain to learn in youth than be ignorant in age.
A pound of pluck is worth a ton of luck.